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PATENT APPLICATION
Express Mail No. TB803030305US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Deaton, David W., *et al.*
Serial No.: 08/935,116
Filed: September 22, 1997
Group No.: 2781
Examiner: Chung-Trans
Title: CHECK TRANSACTION PROCESSING
METHOD AND SYSTEM

Assistant Commissioner of
Patents and Trademarks
Washington, D.C. 20231

Dear Sir:

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Pursuant to the provisions of 37 CFR §§1.56, 1.97 and 1.98, enclosed Form PTO-1449 lists information which may be material to examination of the present application.

More specifically, pages 1-11 of enclosed Form PTO-1449 list documents which were cited in U.S. Serial No. 08/117,951, which is the parent of the present application. Pursuant to 37 CFR §1.98(d), Applicants are not enclosing copies of documents which were cited in the parent application.

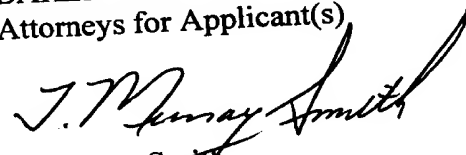
Pages 12-13 of the enclosed Form PTO-1449 list documents which have not been cited to date in the parent application, but which have otherwise come to the attention of Applicants, for example by being cited in a related U.S. or foreign application. Also, some issued patents of the Applicants are listed. A copy of each of

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the documents listed on pages 12-13 of Form PTO-1449 is enclosed. Since the enclosed Schmidt article is in the German language, an English translation thereof is enclosed.

This Information Disclosure Statement is being submitted following receipt of the first Office Action on the merits, but prior to issuance of a Notice of Allowance or a final rejection. Accordingly, pursuant to 37 CFR §§1.97(c) and 1.17(p), an enclosed check includes the fee of \$240.00 (Fee Code 126) for submission of an Information Disclosure Statement at this point in the examination process.

Respectfully submitted,
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Date: November 19, 1998

Enclosures: Form PTO-1449, and one copy of each
document listed on pages 12-13
Check (\$240)